

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Richard Blankenship, Jr.  
Debtor(s)

Case No. 20-02364-RNO  
Chapter 7

District/off: 0314-5  
Date Rcvd: Nov 06, 2020

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 17

## CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2020:**

Recip ID	Recipient Name and Address
db	+ Richard Blankenship, Jr., 2179 Lake View Drive, Saylorsburg, PA 18353-8016
5350036	+ ALSIDE, ASSOCIATED MATERIALS INCORPORATED, 3721 COMMERCE DRIVE, BALTIMORE, MD 21227-1633
5350044	+ JOHN D. PURDY, ESQ., FULLERTON & KNOWLES, P.C., 12642 CHAPEL ROAD, CLIFTON, VA 20124-1953
5350047	+ PENNYMAC LOAN SERVICES, ATTN: CORRESPONDENCE UNIT, PO BOX 514387, LOS ANGELES, CA 90051-4387
5350049	+ PRIVATE NATIONAL MORTGAGE, PO BOX 514387, LOS ANGELES, CA 90051-4387
5350051	+ ST LUKES UNIVERSITY HEALTH NETWORK, 801 OSTRUM STREET, BETHLEHEM, PA 18015-1000
5350053	+ VIVIAN HAGERTY, 2179 LAKE VIEW DRIVE, SAYLORSBURG, PA 18353-8016

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5350037	+ EDI: AMEREXPR.COM	Nov 06 2020 23:58:00	AMERICAN EXPRESS HEAD OFFICE, WORLD FINANCIAL CENTER, 200 VESEY STREET, NEW YORK, NY 10285-1000
5350038	+ EDI: BANKAMER.COM	Nov 06 2020 23:58:00	BANK OF AMERICA, PO BOX 31785, TAMPA, FL 33631-3785
5350039	EDI: TSYS2.COM	Nov 06 2020 23:58:00	BARCLAYS BANK DELAWARE, PO BOX 8803, WILMINGTON, DE 19899-8803
5350041	EDI: CAPITALONE.COM	Nov 06 2020 23:58:00	CAPITAL ONE BANK, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5350043	EDI: DISCOVER.COM	Nov 06 2020 23:58:00	DISCOVER FINANCIAL SERVICES, PO BOX 15316, WILMINGTON, DE 19850
5350042	EDI: JPMORGANCHASE	Nov 06 2020 23:58:00	CHASE CARD SERVICES, PO BOX 15548, WILMINGTON, DE 19886-5548
5350045	+ Email/Text: bk@lendingclub.com	Nov 06 2020 19:04:00	LENDING CLUB CORP, 71 STEVENSON STREET, SUITE 1000, SAN FRANCISCO, CA 94105-2967
5350046	Email/Text: unger@members1st.org	Nov 06 2020 19:04:00	MEMBERS 1ST FCU, PO BOX 40, MECHANICSBURG, PA 17055-0040
5350050	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Nov 06 2020 19:04:00	RMP, LLC, 1809 N. BROADWAY, GREENSBURG, IN 47240-8217
5350052	EDI: RMSC.COM	Nov 06 2020 23:58:00	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965061, ORLANDO, FL 32896-5061

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5350040	*+	BARCLAYS BANK DELAWARE, PO BOX 8803, WILMINGTON, DE 19899-8803
5350048	##+	PHAEDRA CORCORAN, 3915 OLD COUNTRY ROAD, WHITEHALL, PA 18052-3058

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 08, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2020 at the address(es) listed below:

Name	Email Address
James Warmbrodt	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com
John J Martin (Trustee)	pa36@ecfcbs.com trusteemartin@martin-law.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Richard Blankenship Jr. lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 4

**Information to identify the case:**

Debtor 1 Richard Blankenship Jr.  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2  
(Spouse, if filing)  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: 5:20-bk-02364-RNO

Social Security number or ITIN xxx-xx-6455

EIN \_\_\_\_\_

Social Security number or ITIN \_\_\_\_\_

EIN \_\_\_\_\_

**Order of Discharge**

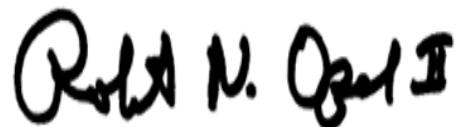
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Richard Blankenship Jr.  
aka Richard Blankenship, fdba Window World of  
Central New Jersey

**By the  
court:**

11/6/20



Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**